

**METHOD AND SYSTEM FOR HANDLING METHOD LEVEL
PROCESSING IN CONNECTION WITH CARDHOLDER ACCOUNT
PROCESSING**

ABSTRACT OF THE DISCLOSURE

A method and system are provided for automatically adjusting individual components of account processing for credit card accounts or other financial accounts based on characteristics and behavior of individual account holders. A first data store holds account data for financial accounts, including the account processing methods and associated method overrides applied to each financial account as well as account history information. A second data store holds decision rules for determining whether to apply a method override to the financial account based on the account history information. A decision engine retrieves the decision rules from the second data store and the account history information from the first data store, then determines, based on the decision rules and the account history information, whether a method override should be applied to the financial account. The decision engine then applies the method override to the financial account.

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